

APPLICATION FORM.

Once you've completed this form, please return it to:

Legal & General Home Finance
Warwick House
737 Warwick Road, Solihull
West Midlands B91 3DG

A ADVISER/INTERMEDIARY DETAILS

ADVISER/INTERMEDIARY DECLARATION

I confirm that I have passed (and currently hold) an appropriate examination in Lifetime Mortgages as prescribed by the Financial Conduct Authority and that I have provided/supervised this equity release advice and recommendation.

Is this statement correct? Yes No

If 'no' is selected please provide details of the individual that the above declaration applies to:

Name of individual adviser

Email address of individual adviser

KEY FACTS ILLUSTRATION (KFI) DETAILS

KFI number

ADVISER/INTERMEDIARY DETAILS

CONTACT DETAILS

Name

Firm name

Address

Postcode

Email

Contact number

FCA FIRM REFERENCE NUMBER

--	--	--	--	--	--

Name of Mortgage Club (if applicable)

PLEASE READ THE FOLLOWING STATEMENT TO THE APPLICANT(S) AND PROVIDE THEM WITH A COPY OF THE CUSTOMER PRIVACY NOTICE TO ENSURE THEIR UNDERSTANDING BEFORE COMPLETING THE APPLICATION FORM: To protect you and Legal & General Home Finance from financial crime, Legal & General Home Finance may be required to verify the identity of new and sometimes existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search). This will not affect your credit rating. If this fails, Legal & General Home Finance may need to approach you to obtain documentary evidence of identity.

The applicant(s) wish to opt out of being sent marketing information (by post, telephone, email and SMS) about products and services of companies in the Legal and General Group or third parties whose products and services we offer to our customers.

To help you through the application, here are some guidance notes:

- Please complete this form in black ink using BLOCK LETTERS and by ticking or deleting answers as appropriate.
- Before starting the application, please ensure that you have checked our property and applicant/occupancy suitability requirements. This will avoid any unnecessary delays to you or the customer.
- We only lend on properties located in England, Wales or mainland Scotland.
- This section is to capture details of the product selected as detailed in the KFI selected. If any of the details provided in the boxes do not agree with the KFI, we may have to request that you produce a new KFI for the customer, before we can accept the application.
- The security property must be the customers' main residence on completion.
- It is important that the information you provide is complete and accurate, to the best of your knowledge, to avoid any unnecessary delays.
- We have provided help text for key questions to assist you in completing the application.

IMPORTANT POINTS:

- Where applicable, you will be asked to enclose evidence of Power of Attorney, Right to Reside and/or a Professional Consultant Certificate. Without these documents we will not be able to underwrite the application. It is therefore very important that these documents are enclosed when you send the application form to Legal & General Home Finance.

PRODUCT DETAILS

Product name

Interest rate

Loan amount

Inheritance protection required

 Yes No

Percentage of net sale proceeds to protect

 Purpose of loan
 (Select all that apply excluding any fees or charges relating to the product.)

- | | | |
|--|--------------------------|--|
| a. Property purchase | <input type="checkbox"/> | If selected, Section D Property Details on page 5, must be completed. |
| b. Debt consolidation | <input type="checkbox"/> | |
| c. Home improvements | <input type="checkbox"/> | |
| d. Long-term care funding (live in carers) | <input type="checkbox"/> | If selected, Section C Other Residents in the Property on page 4, must be completed. |
| e. Long-term care funding (rolling contract of carers) | <input type="checkbox"/> | If selected, please provide name of company providing care, below. |
| f. Repay mortgage | <input type="checkbox"/> | If selected, Section E Details of Current Secured Loans on the Property on page 9, must be completed. |
| g. Retirement planning i.e. Will, LPA | <input type="checkbox"/> | |
| h. Inheritance tax planning | <input type="checkbox"/> | |
| i. Car (or other transportation) | <input type="checkbox"/> | |
| j. Gift | <input type="checkbox"/> | |
| k. Holiday home | <input type="checkbox"/> | |
| l. Lease extension | <input type="checkbox"/> | |
| m. Travel | <input type="checkbox"/> | |
| n. Other (not including fees, charges and costs relating to the product) | <input type="checkbox"/> | Only select this box if none of the above are applicable. |

Please provide description if 'Other' has been selected:

Please confirm name of company providing care:

This section is to capture details about the customer, other residents in the property and any Power of Attorneys.

Please ensure that the name of the applicant(s) is complete and accurate as this information will be used for important documents such as the Offer of Loan and Mortgage Deed and any changes at a later date may result in delays to your customer.

We have provided help text for key questions to assist you in completing the application.

CUSTOMER DETAILS

First Applicant

Second Applicant

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other
	If 'other' please state <input type="text"/>		If 'other' please state <input type="text"/>
First and Middle Names	<input type="text"/>	First and Middle Names	<input type="text"/>
Surname	<input type="text"/>	Surname	<input type="text"/>
Main contact number	<input type="text"/>	Main contact number	<input type="text"/>
Alternative contact number	<input type="text"/>	Alternative contact number	<input type="text"/>
At least one contact number must be provided for the valuation to be instructed			
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>	Gender	Male <input type="checkbox"/> Female <input type="checkbox"/>
Date of Birth (DD/MM/YYYY)	<input type="text"/>	Date of Birth (DD/MM/YYYY)	<input type="text"/>
Marital Status	<input type="text"/>	Marital Status	<input type="text"/>
Is the applicant a UK national or EU national?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is the applicant a UK national or EU national?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'no' selected, please indicate below which document type is enclosed			
	Passport stamped right to reside <input type="checkbox"/>		Passport stamped right to reside <input type="checkbox"/>
	Immigration office letter right to reside <input type="checkbox"/>		Immigration office letter right to reside <input type="checkbox"/>
Please make sure you send the documents when submitting the application.			
Is applicant known by any other name?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is applicant known by any other name?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'yes' please provide details below			
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other
Other First and Middle Names	<input type="text"/>	Other First and Middle Names	<input type="text"/>
Other Surname	<input type="text"/>	Other Surname	<input type="text"/>
Please state whether married, single, divorced, co-habiting, widowed, civil partnership, separated			



If the applicant is not a UK national or EU national, you will need to enclose the evidence of their right to reside. Without this document, the application will not be able to be considered. In order to avoid this, you may wish to retain the application form until you have the document.

POWER OF ATTORNEY (POA)



All applications made under a POA will require review by an underwriter before the valuation is instructed. The underwriter will not be able to complete their review without a POA document and a **valid certified copy of identification for the Power of Attorney**. Please make sure you send the documents when submitting the application.

First Applicant

Second Applicant

Is application being submitted under an enduring/lasting POA?
(Please refer to the Definitions section at the back of this form for details.)

Yes No

Yes No

POWER OF ATTORNEY (POA) (CONTINUED)

First Applicant

Second Applicant

POA document enclosed?

Yes

No

Yes

No

If 'yes' please provide details below

Address of POA (This should be the address provided in the POA document.)
Property name
Street name
Area
Town
Postcode

Name of POA (Title)

Mr Mrs Miss Ms Other

Mr Mrs Miss Ms Other

Name of POA (First name)

--	--

Name of POA (Surname)

--	--

Does POA still reside at above address?

Yes

No

Yes

No

If the POA no longer resides at this address we will need to make further enquiries before instructing the valuer.

OTHER RESIDENTS IN THE PROPERTY

Are there other residents living in the security address, other than the applicants?

Yes

No

For all other residents in the property, we may require a Deed of Consent signed by the individuals, prior to completion.

Number of live-in carers in the property

Name of carer

Are there lodgers in the property?

Yes

No

(Please refer to the Definitions section at the back of this form for details.)

How many lodgers are in the property?

We do not accept more than two lodgers.

NAME OF LODGER

DATE OF BIRTH (DD/MM/YYYY)

How many other individuals are living in the property, aged over 17 (excluding lodgers and live-in carers)?

We do not accept more than six other individuals.

For all other individuals living in the property, the fields below are mandatory. The following descriptions should be used to describe the relationship between the occupant and the applicant: Mother, Mother-in-Law, Father, Father-in-Law, Son, Son-in-Law, Daughter, Daughter-in-Law, Grandson, Granddaughter, Sister, Sister-in-Law, Brother, Brother-in-Law, Friend, Partner, Spouse, Niece or Nephew. If none of these apply, please provide details of the relationship between the occupant and the applicant.

NAME OF OCCUPANT

RELATIONSHIP TO THE APPLICANT(S)

DATE OF BIRTH (DD/MM/YYYY)

CURRENT ADDRESS

First Applicant

Second Applicant

What is the current address?

	<input type="checkbox"/> Same as first applicant
Postcode	Postcode

Has applicant lived at this address more than three years?

Yes No Yes No

If applicant has lived at this address for less than three years, the previous address is mandatory. If this information is not provided, this may cause delays in underwriting the application.

Please provide previous address

	<input type="checkbox"/> Same as first applicant
Postcode	Postcode

Was the current address purchased less than six months ago?

Yes No Date of purchase / /

Purchase price of property

£

Has applicant lived at any other address in the last three years?

Yes No Yes No

D

PROPERTY DETAILS

Is the loan being secured against the current address?

Yes No

If the answer to the above is 'no', the address of the property being used as security must be completed. Without this information we will be unable to underwrite the application.

Address of the property

Postcode



The next section captures details about the property being used as security for the loan. It is important this information is accurate to avoid any delays or unnecessary costs.

DETAILS ABOUT THE PROPERTY USED AS SECURITY

Is the property being used as security in Scotland?

Yes No

Please indicate the current registered owner(s) of the property being used as security:

First applicant: Yes No Second applicant: Yes No
Other: Yes No

Will all applicants own the property when this loan completes?

Yes No

Will the property being used as security be the main residence on completion?

Yes No

DETAILS ABOUT THE PROPERTY USED AS SECURITY (CONTINUED)

The following questions only need to be completed if the purpose of the loan is to purchase the property. When describing the source of the funds for the deposit, please use the following options: own savings, proceeds from the sale of the home, inheritance or pension. If the source is none of these, or a combination of sources, please provide a description in the other box.

Purchase price of property	£ <input type="text"/>
Please describe the source of funds for the deposit (1)	<input type="text"/>
Amount (1)	£ <input type="text"/>
Please describe the source of funds for the deposit (2)	<input type="text"/>
Amount (2)	£ <input type="text"/>
Please describe the source of funds for the deposit (3)	<input type="text"/>
Amount (3)	£ <input type="text"/>
Source of funds total	£ <input type="text"/>
Other source	<input type="text"/>

PROPERTY DETAILS

Current property value	£ <input type="text"/>	This must be the same value as shown on the KFI.
Has the property been built in the last 10 years?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
For properties less than 10 years old we will require either a National House Building Certificate or a Professional Consultant Certificate. If neither are available we are unable to consider the application.		
Is there a National House Building Council (NHBC) Certificate?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is there a Professional Consultant Certificate?	Yes <input type="checkbox"/>	No <input type="checkbox"/> (Please refer to the Definitions section at the back of this form for details.)
Is the Professional Consultant Certificate enclosed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are details of the Indemnity Guarantee for the Professional Consultant Certificate included in the above certificate?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is the property a listed building?	Yes <input type="checkbox"/>	No <input type="checkbox"/> (Please refer to the Definitions section at the back of this form for details.)
If 'yes', which Grade?	England and Wales	1 <input type="checkbox"/> 2 <input type="checkbox"/> 2* <input type="checkbox"/>
	Scotland	A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
For properties in England and Wales, these are listed on British Listed Buildings as properties of special architectural or historic interest. For properties in Scotland, these are listed on Historic Scotland.		
Has the property ever flooded? (Please refer to the Definitions section at the back of this form for details.)	Yes <input type="checkbox"/>	No <input type="checkbox"/> If 'yes', has flooding taken place in the last five years? Yes <input type="checkbox"/> No <input type="checkbox"/>
If 'yes' selected, we are unable to accept the application.		
Has property suffered from heave?	Yes <input type="checkbox"/>	No <input type="checkbox"/> (Please refer to the Definitions section at the back of this form for details.)
If 'yes', is the impact ongoing or being monitored by a surveyor?	Yes <input type="checkbox"/>	No <input type="checkbox"/> If 'yes' selected, we are unable to accept the application.

Has the property suffered from subsidence? Yes No (Please refer to the Definitions section at the back of this form for details.)

If 'yes', is the impact ongoing or being monitored by a surveyor? Yes No **If 'yes' selected, we are unable to accept the application.**

Has property suffered from landslip? Yes No (Please refer to the Definitions section at the back of this form for details.)

If 'yes', is impact ongoing and being monitored by a surveyor? Yes No **If 'yes' selected, we are unable to accept the application.**

Is the property in a good state of repair and will it be maintained to this standard? Yes No

What type of property is it? House Flat/Maisonette Bungalow

Please specify which type
 Detached Semi-Detached Mid Terraced End Terraced
 Purpose built Conversion

What is the property tenure? Leasehold Freehold Outright Ownership (Scotland)

What term is remaining on the lease?
 Remaining Lease Term years The remaining lease term plus the age of the youngest customer must be at least equal to 185 years.
 Ground Rent £ a year
 Service Charge £ a year

Number of storeys **If more than 10, we cannot accept the application.**

Is there access to the property using a lift? Yes No

Is this a studio flat? Yes No **If 'yes' selected, we are unable to accept the application.**

Is this an ex-Local Authority flat/maisonette? Yes No

i If this question is answered differently to the KFI, a new KFI will be required as this has an impact on the underwriting of the application. If a new KFI is required, you will need to change the KFI number at the start of this application.

Is this an ex-Housing Association flat/maisonette? Yes No **If 'yes' selected, we are unable to accept the application.**

Is the property classed as sheltered accommodation? Yes No (Please refer to the Definitions section at the back of this form for details.)

CONSTRUCTION TYPE

Construction type of the property

Walls:
 Stone/Brick

Other

For 'other' please provide as much detail as possible on the description. Typical examples are timber frame, single skin construction, poured concrete, etc. If the property is timber frame, we only consider those properties that were built after 1960. Please check our property suitability criteria to ensure that the property construction type is within our lending criteria.

CONSTRUCTION TYPE (CONTINUED)

Construction type of the property

Roof: Slate

Tile

Total % flat roof to floor area (excludes garages and dormers) %

Other

If the roof is made of more than one type, provide description in the box above. Please check our property suitability criteria to ensure that the roof construction is within our lending criteria.

Are there solar panels installed at the property?

Yes

No

If 'yes', are they:

Leased

Owned outright

If 'leased' is selected, we are unable to accept the application.

PROPERTY LAYOUT

Is there an annex?

Yes

No

(Please refer to the Definitions section at the back of this form for details.)

If 'yes' answered above, is the annex occupied by anyone other than the applicant(s)?

Yes

No

If 'yes' selected, we are unable to accept the application.

Are there any outbuildings?

Yes

No

If 'yes' select all that apply

Agricultural use

Outbuildings used for commercial use

Home office

Garage

Other

(Please refer to the Definitions section at the back of this form.)

Description of other (excluding summerhouses and sheds):

Is the property over, or adjacent to, a retail or business premise?

Yes

No

Please provide a brief description including nature of the business and location, e.g. property is next to a hairdressers.

DETAILS ABOUT THE PROPERTY, WHERE LOAN PURPOSE IS NOT A PURCHASE

Only complete this section about the security address if the purpose of the loan is **not** to purchase the property

Please select which one applies (to the security address)

Property already owned

Property being purchased with own funds

Was property purchased less than six months ago?

Yes

No

If 'yes', what was the date of purchase

 / /

If property being purchased with own funds, please provide the following information. (For source of funds, please use the following options: Own savings, proceeds from the sale of the home, inheritance or pension. If the source is none of these, please describe.)

Purchase price

£

Source of funds to purchase property (1)

Amount (1)

£

Source of funds to purchase property (2)

Amount (2)

£

Source of funds to purchase property (3)

Amount (3)

£

FURTHER DETAILS ON THE PROPERTY

Is the property age restricted? Yes No (Please refer to the Definitions section at the back of this form for details.)

Fee payable on resale as % of sale price % If there is no fee payable on resale, please enter 0

Is the property now, (or previously been), a Housing Association, Local Authority or Ministry of Defence (MOD) property? Yes No

Select which one applies Former Local Authority Current Local Authority
Former or current Housing Association Former or current MOD

We will only lend on former Local Authority.

Has property been modified for business/commercial use (excluding outbuildings)? Yes No

Description of business/commercial use:

CONTACT DETAILS FOR VALUATION

Name of agent or vendor for the property being purchased

Telephone number of agent or vendor

Is there an alternative contact for arranging the valuation? Yes No

These details are only required if your applicant(s) has requested that a third party be used to arrange the valuation. Please insert what relationship the third party is to the applicant, for example, Son, Daughter, Friend.

Contact name

Relationship to applicant

Contact number

BUILDINGS INSURANCE

Will buildings insurance, for the property being used as security, be in place on completion? Yes No

A condition of the offer will be that buildings insurance is in place on completion.

E FINANCIAL DETAILS

This section is to capture important financial details for the applicant(s) which will be used to assess the application against our underwriting criteria. The information provided could impact on the application and therefore it is important that this information be accurate to the best of your/their knowledge. We have provided help text for key questions to assist you in completing these sections.

DETAILS OF CURRENT SECURED LOANS ON THE SECURITY ADDRESS

Are there any secured loans outstanding on the property being used as security? Yes No

Will the loans be repaid prior to, or on, completion? Yes No

Total amount of loans outstanding secured on the property £

Is the loan amount ONLY being used to repay these outstanding secured loans? Yes No **If 'no' selected, please ensure all purposes are clearly indicated in the purpose of loan section B on page 2. This will avoid any unnecessary delays in underwriting the application.**

If 'yes', after repaying the secured loans, will the applicant(s) have more than £10,000 left? Yes No

DETAILS OF CURRENT SECURED LOANS ON THE SECURITY ADDRESS (CONTINUED)

If 'yes', provide details of what the additional money is being used for:

Is the loan amount less than the outstanding amount secured on the property?

Yes No

If 'yes', please specify the source of funds being used to repay this shortfall

Own savings Proceeds from the sale of the home Inheritance
Pension Other

If more than one source is being used to repay the shortfall, 'other' has been selected, or the source is different to the list above, please provide details below.

Please describe other source of funds being used to repay the shortfall

APPLICANTS FINANCIAL DETAILS

Tick as applicable.

First Applicant

Second Applicant

Does the applicant have any County Court Judgments (CCJs)?

Yes No Yes No

Does the applicant have any Charging Orders or IVAs?

Yes No Yes No

(Please refer to the Definitions section at the back of this form for details.)

Has the applicant been declared bankrupt or obtained a debt relief order?

Yes No Yes No

(Please refer to the Definitions section at the back of this form for details.)

Has the bankruptcy/debt relief order been discharged?

Yes No Yes No

(Please refer to the Definitions section at the back of this form for details.)

If 'no' selected, we are unable to accept the application:

Does the applicant have convictions or pending prosecutions for acts of dishonesty, theft or fraud?

Yes No Yes No

Please ignore any conviction that is spent under the Rehabilitation of Offenders Act.

If 'yes' for any of the above please provide details:

First Applicant

Second Applicant

SOLICITOR DETAILS

The firm name and address is mandatory and without this information we will be unable to underwrite the application.

Name of solicitor acting for the applicant

Firm name

Address

Postcode

Telephone (inc area code)

DX Number Fax Number

Email Address

By submitting this application you declare that:

- You have / the named adviser has passed (and currently hold/s) an appropriate approved examining board's specialist examination in equity release as prescribed by the Financial Conduct Authority;
- You have / the named adviser has provided / supervised the equity release advice and recommendation;
- The statements and particulars given in this application are, to the best of your knowledge and belief, true and complete;
- If there are any other material facts that could reasonably be construed as likely to influence the outcome of this loan application, but have not been revealed as a result of answering specific questions within this form, you will advise Legal & General Home Finance.

In addition you declare that the Customer has been provided with:

- A copy of the Customer Privacy Notice;
- A Key Facts Illustration (KFI);
- Information explaining why this Lifetime Mortgage is suitable for that customer;
- A copy of Legal & General Home Finance's 'All You Need To Know' Lifetime Mortgage product literature;
- A Suitability Report, as required in the terms of the Equity Release Council's Equity Release Checklist.

Finally you declare that the Customer has been advised that:

- They should notify and consult with any other person(s) who may have an interest in the property offered as security for this Lifetime Mortgage;
- By the submission of this application, they authorise the lender for their current mortgage, if applicable, to disclose to any solicitor acting for Legal & General Home Finance full details of their existing mortgage;
- While Legal & General Home Finance will arrange for a mortgage valuation report to be completed, this is intended solely for the purposes of considering this application for a loan and a copy of the full report will not be provided to them;
- Legal & General Home Finance are not responsible for any advice provided by mortgage intermediaries or Financial Advisers.

Disclosures:

- We will disclose the Customer's information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers we engage to process data on our behalf and when necessary, to a reinsurer.

By submitting this application, you are agreeing to the information as described and confirming that you have / the named adviser has discussed and agreed these declarations with the Customer.

I confirm that I am a person duly authorised and approved to submit this application.

Signature of adviser

Date (DD/MM/YYYY)

If the KFI relating to this application was generated by Legal & General Home Finance on your behalf as an exception, or where there are more than two Attorneys, acting jointly on an enduring/lasting Power of Attorney, please ensure the Customer(s) or their Attorneys complete this section.

CUSTOMER SIGNATURE

You declare that the statements and particulars given in this application are, to the best of your knowledge and belief, true and complete.

Signature(s) of Applicants(s) (Not for Power of Attorney cases)

Signature 1

Date (DD/MM/YYYY)

Signature 2

Date (DD/MM/YYYY)

If an enduring/lasting Power of Attorney is in place:

	First Applicant	Second Applicant
Attorney name	<input type="text"/>	<input type="text"/>
Acting as Attorney for (Client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	Date (DD/MM/YYYY) <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our prior consent

If an enduring/lasting Power of Attorney is in place:

	First Applicant	Second Applicant
Attorney name	<input type="text"/>	<input type="text"/>
Acting as Attorney for (Client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	Date (DD/MM/YYYY) <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our prior consent

If an enduring/lasting Power of Attorney is in place:

	First Applicant	Second Applicant
Attorney name	<input type="text"/>	<input type="text"/>
Acting as Attorney for (Client name)	<input type="text"/>	<input type="text"/>
Signed	<input type="text"/>	<input type="text"/>
Date	Date (DD/MM/YYYY) <input type="text"/>	Date (DD/MM/YYYY) <input type="text"/>

We are unable to accept this application if signed under a Power of Attorney without our prior consent

DEFINITIONS

Age restricted: Age restricted is defined as a property which can only be purchased (and resided in) by an individual who meets the minimum age criteria within the lease or Planning Restriction.

Agricultural use: Any part of the property used for farming (arable or pastoral), providing any form of commercial income or having livestock on the property. This may include renting of land to other parties. Small holdings are included in this definition.

Annex: An annex forms part of the main house (as opposed to a self-contained unit which does not). It will provide all of the amenities needed for independent living including kitchen and bathroom, as well as a bedroom. It will also have its own access and can be secured as a separate unit. It shares gas, electric and water supplies with the main property. We only accept properties with an annex if it is not occupied.

Bankruptcy: Bankruptcy applies to an individual where he/she is subject to a bankruptcy order made by the court pursuant to an application by the individual or their creditor(s) (owed £5000 or more). Details of individuals subject to a bankruptcy order will be added to the Individual Insolvency Register. A confirmation of bankruptcy discharge does not necessarily mean that all the debts have been cleared. It may be that the Trustees in Bankruptcy have registered their charge against the property.

Charging order: Where a creditor has applied to have a County Court Judgment (CCJ) or other court order secured against a property and this has been granted by the County Court. Following the granting of a Charging Order the creditor could further apply for an Order of Sale to enforce the sale of the property in order to recover their debt.

Debt relief order (DRO): A DRO is an alternative to Bankruptcy for debtors who owe less than £20,000, have few or no assets (less than £1,000 and not homeowners) and little disposable income (less than £50 a month). A DRO usually expires after 12 months and is removed from the Individual Insolvency Register 3 months after the DRO ends.

Flooding: We are interested in flooding caused by river water, rain water or coastal flooding.

Heave: Heave is caused when the ground beneath a building moves significantly and moves upwards.

Home office: A building used by the applicant(s) for their personal use or to work from home. If there are any structural alterations or a defined access to trade, this would be classified as outbuildings for commercial use.

IVA: An Individual Voluntary Arrangement (IVA) is a legally binding agreement with an individual's creditors to pay all or part of their debts over time. An insolvency practitioner will usually be appointed as supervisor of an IVA and oversee its operation. Details of an IVA will be added to the Individual Insolvency Register, where they will remain until three months following the termination of the IVA. IVA's may be entered in to either before or after a bankruptcy order has been made.

Landslip: This occurs due to a movement of earth down a slope. It can be caused by a retaining wall giving way or the result of nearby excavation. It can also be caused by varying soil types affected by changes in weather/water table, etc.

Lasting/enduring Power of Attorney (POA): The creation of an enduring power of attorney, or EPA, is a legal process by which an individual hands over to someone else the power to decide what is done with their financial affairs and property. However, the cut-off to make an EPA was the 1st October 2007. From this date, it has not been possible to apply for an EPA and instead individuals will have had to apply for a Lasting Power of Attorney instead. All EPAs made before the cut-off date remain valid. This document can be used before registration by the Court of Protection, however it is essential to ensure that the EPA has not subsequently been withdrawn.

A lasting power of attorney (LPA) is a legal document that lets the individual (the 'donor') appoint one or more people (known as 'attorneys') to help the individual make decisions or to make decisions on their behalf. This document MUST be registered by the Court of Protection before use.

Listed building: For properties in England and Wales, these are listed on British Listed Buildings as properties of special architectural or historic interest.

For properties in Scotland, these are listed on Historic Scotland.

Lodger: We would define a lodger as a person who pays rent in return for accommodation in someone else's house. This will include sharing the kitchen, bathroom and communal areas.

If the individual has a tenancy agreement, we will class them as a tenant, and not a lodger.

Outbuildings used for commercial use: Any building which is being used for business purposes or generates an income. For example, stables which are rented to other parties.

Professional Consultant Certificate: As defined by the Council of Mortgage Lenders (CML). This is used by professional consultants when designing and/or monitoring the construction or conversion of residential buildings. Please refer to the CML website for further information.

Sheltered accommodation: We define sheltered accommodation as 'accommodation for elderly or disabled people' consisting of private independent units with some shared facilities and a warden. This is not the same as age restricted properties.

Subsidence: Subsidence is caused when the ground beneath a building moves significantly and moves downwards.

CUSTOMER PRIVACY NOTICE.

A PRIVACY NOTICE FROM LEGAL & GENERAL HOME FINANCE:

Legal & General Home Finance takes customer privacy very seriously. We use the personal information collected via the application form and any other information that you or your adviser provides to us for the purposes of:

1. Providing you with our products and services and dealing with enquiries and requests;
2. Underwriting and administering your mortgage including processing redemptions;
3. Carrying out market research, statistical analysis and customer profiling; and
4. Sending marketing information (by post, telephone, email and SMS) about products and services of companies in the Legal & General Group and of third parties whose products and services we offer to our customers. We do not share information with third parties for marketing purposes.

Given the global nature of our business, we may need to transfer customer information to countries outside the European Economic Area in order to provide our services to you.

Legal & General Home Finance will disclose your information to other companies within the Legal & General group of companies, regulatory bodies, law enforcement agencies, future owners of our business, suppliers they engage to process data on their behalf and when necessary, to a reinsurer.

To protect you and Legal & General Home Finance from financial crime, Legal & General Home Finance may be required to verify the identity of new and (sometimes) existing customers. This may be achieved by using reference agencies to search sources of information relating to you (an identity search) and this will not affect your credit rating. If this fails, Legal & General Home Finance may need to approach you to obtain documentary evidence of identity.

Where you have been introduced to us by another company (e.g. a bank, insurer or building society), we may share your information with them to enable them to: (a) carry out market research, statistical analysis and customer profiling; and (b) send you marketing information about their products and services and products and services of companies in the Legal & General Group and of third parties whose products and services Legal & General Group offers to its customers.

By applying for this product, you agree to receive the information as described in (4) above unless your adviser indicated otherwise when submitting your application to us. If you didn't opt out at application stage, but subsequently wish to do so, write to us at **Legal & General Home Finance, 737 Warwick Road, Solihull, West Midlands B91 3DG**

As you have been dealing with an intermediary, we will give them information about your mortgage and, where appropriate, provide them with other information about your dealings with us to enable them to give you informed advice.



For further information visit www.landghomefinance.com

or telephone us on **03330 048444** between 8.30am to 5.30pm Monday to Friday.
Call charges will vary. Calls may be monitored and recorded.



Legal & General Home Finance is a trading style of New Life Mortgages Limited, a wholly owned subsidiary of Legal & General, and is authorised and regulated by the Financial Conduct Authority (Financial Services Register number 303418).

Registered office: One Coleman Street, London EC2R 5AA
Registered in England and Wales number 04896447

NON ASD 08/16

**EVERY
DAY
MATTERS.®**


**Legal &
General**